



What Is The PayFlex Debit Card?

The benefits debit card, provided to you by your employer, gives you easy access to the funds in your FSA accounts -

- **A Health Care Reimbursement Account**
- **A Dependent Care Account**

Everyone who enrolls in an FSA account will automatically receive a card in the mail at your home.

The PayFlex Debit Card allows you to pay for your eligible FSA expenses directly at the point of service. This allows you to avoid paying cash for services (in addition to your payroll deduction) and waiting for a reimbursement check.

In most ways, your card works just like any debit Card, but there are three important differences.

- First, its use is limited to specific merchants based on the benefit account you have selected, and to expenses deemed eligible by the IRS and your plan.
- Second, you can't use it at an ATM terminal, or to obtain "cash back" when making a purchase.
- Third, you are not given a PIN number with this card. Should a merchant or provider ask you for a PIN number, just explain that this particular card doesn't have one. When requested, you should select the "Credit" option.

What If The Locations Where Services Are Provided Does Not Accept Credit Cards Or If I Choose Not To Use My Card?

If you have services rendered at a location that does not accept credit cards or you choose not to use your card, then you may submit your receipts and a claim form directly to PayFlex and wait for a check to reimburse you for your eligible expenses.

What if My Account Balance is Less Than What I am Trying to Swipe?

In most cases, the transaction will simply be denied. You'll have to pay for the product or service yourself and submit the receipt, along with a claim form to PayFlex. You'll then be reimbursed for any eligible expenses with whatever is left in your account.

Where Can I Use My PayFlex Debit Card?

You may use your PayFlex Debit Card at locations such as doctors' and dentists' offices, pharmacies and vision service providers.

The card cannot be used at locations that do not offer eligible services under the Plan. For instance, you would not be able to use your card at a gas station or a restaurant. Should you attempt to use the card at an ineligible location, the swipe transaction will be denied.

How Can I Find Out My Account Balance?

You can call PayFlex at 800-284-4885 or access your account information at www.mypayflex.com.

- Go to www.mypayflex.com and select "My Account"
- If you are a new user, you must register your account
- Select - Register my account (at the bottom of the screen)
- Enter your SSN and 5-digit zip code
- The screen will open where you enter your 4-digit password and security code (i.e. mother's maiden name)
- You also can elect to be notified via email when a paper claim has been entered for you

What if I Goof?

Once in a while, a cardholder will accidentally use his or her card for a non-eligible item, and occasionally the transaction will go through. It may happen to you somewhere down the road. If it does, don't be overly concerned but do contact PayFlex as soon as you become aware of the mistake. PayFlex will tell you how to reimburse your account for the ineligible item.

If you go to a drug store for a number of items- some eligible, some not - ask the clerk to ring them up separately. Then use your benefits debit card to pay only for eligible items.

You Need the Receipts?

Possibly - so please save all of your receipts! For some expenses, PayFlex may need additional information, including itemized receipts, to verify eligibility of the expense and to comply with IRS rules. That's why it's important for you to **save all your receipts**, and fax or mail them in promptly when PayFlex asks for them. If you don't comply, PayFlex will be forced to declare those expenses ineligible... and you'll have to reimburse your account. If you fail to do so, you could jeopardize the tax-exempt status of your account and lose access to your benefits debit card. Failure to send in requested receipts will result in the deactivation of your debit card.

Why doesn't my card work?

It could be one of the following reasons:

- Inactivated - the participant failed to provide requested documentation
- Insufficient funds - more money is requested than the participant's remaining balance
- Merchant problem - the merchant may have problems coding on their own terminal
- Invalid merchant - The card is only accepted at HC/DC providers who accept MasterCard

Are Over-the-Counter (OTC) items eligible?

The IRS has approved certain over-the-counter drugs and medicines as eligible FSA expenses. Check the PayFlex website or call PayFlex at 800-284-4885 for more information.

Who should I contact if my card is lost or stolen?

You should contact PayFlex at 800-284-4885.

If I terminate employment, how does that affect my flex?

Upon termination, your card will be permanently inactivated. Your eligibility period to incur expenses will end on the date you terminate employment. In some cases, you may be eligible to extend your eligibility period by electing FSA COBRA coverage.